

# Consumer Disclosure

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## **Consumer Disclosure Regarding Conducting Business Electronically, Receiving Electronic Notices and Disclosures, and Signing Documents Electronically**

Please read the following information, by proceeding forward and consenting to electronic records, you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of clients, “sending party,” whom are sending electronic documents, notices, disclosures or requesting electronic signatures to you.

### **Paper Copies**

You are not required to receive statements, notices and disclosures or sign documents electronically. If you prefer not to do so, you may request to receive paper copies and withdraw your consent at any time as described below.

Use of the Service requires a standards-compliant web-browser which supports the HTTPS protocol, HTML, and cookies. Viewing PDF documents requiring additional software such as Adobe Reader or similar.

### **Scope of Consent**

You agree to receive electronic notices, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with Crest Savings Bank. You may at any point withdraw your consent by following the procedures described below.

### **Withdrawal of Consent – How to contact Crest Savings Bank**

If you decide to receive statements, notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. Just send us an e-mail to [crestsavingsbank@crestsavings.com](mailto:crestsavingsbank@crestsavings.com) and in the body of your request state your e-mail, full name, US Postal Address, and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.

**To advise Crest Savings Bank of your new e-mail address**

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at [crestsavingsbank@crestsavings.com](mailto:crestsavingsbank@crestsavings.com) and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address.

To change the email address used for EStatements, update your email address in your Internet Banking session.

**To request paper copies from Crest Savings Bank**

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to [crestsavingsbank@crestsavings.com](mailto:crestsavingsbank@crestsavings.com) and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number. Certain products may charge a monthly printed statement fee. Refer to our current Disclosure of account terms provided at [crestsavings.bank](http://crestsavings.bank)